



Colorado Bankers Life Insurance Company



LifeStyle Protector *with Critical Illness Benefits*

A Ten-Year Renewable and Convertible Term Life Policy with Critical Condition Accelerated Benefit Rider



A member company of the Preferred Financial Group

LifeStyle Protector



**A living
benefits
insurance
policy. . .**

**A Plan
to Live By**

LifeStyle Protector [†] will pay as a lump sum, the percentage of your term life insurance benefit if you are diagnosed with one of the following:

- Cancer (Life Threatening) 100%
- Heart Attack 100%
- Stroke 100%
- Renal Failure 100%
- Major Organ Transplant 100%
- Terminal Illness 100%

*Death from any cause is a 100% benefit.
(Except suicide during the first two years.)*

***Pays in addition to any
other insurance you have!***

[†] Some exclusions and exceptions apply. Benefits may differ or not be available in some states. Your agent will explain the benefits available in your state.

What is Critical Illness Coverage?

LifeStyle Protector is Term Life Insurance that pays Living Benefits to an individual upon the diagnosis of a critical illness regardless of treatment, actual expenses or other coverage. Living Benefit payments are from all or part of the Life Insurance face amount and are covered conditions diagnosed at least 30 days after the policy effective date (60 days for cancer).

Why Critical Illness Coverage?

Almost everyone knows someone who has experienced a critical illness of some kind...and survived physically. LifeStyle Protector is designed to help people through the financial challenges associated with survival.

Critical Illnesses are real. Each year in America:

- Approximately 1.1 million people suffer heart attacks. *(Source: American Heart Association, Heart and Stroke Statistical Update, 2000.)*
- Over half a million people suffer strokes. *(Source: American Heart Association, Stroke Outcomes Classification, 1998.)*
- About 1.2 million people are diagnosed with cancer. *(Source: American Cancer Society, 1999 Facts and Figures.)*

Survival Rates Are Up!

Advanced medical technology is allowing many more people to survive critical illnesses that would have been fatal in the past:

- Between 1986 and 1996, the death rate declined approximately 25% from heart attacks and almost 15% for strokes. *(Source: American Heart Association, 1999 Heart and Stroke.)*

- Less than 10% of all strokes are fatal. *(Source: American Cancer Society, 1999 Facts and Figures.)*
- The survival rate for cancer is almost 50% higher today than in 1950. *(Source: American Cancer Society, 1999 Facts and Figures.)*
- The possibility of surviving a critical illness before age 65 is almost twice as great as dying. *(Source: National Center for Health Statistics.)*

Wouldn't a Check Be Better Than a Get Well Card?

Living Benefits are paid directly to you. You choose how to spend the benefit at a time when you and your family may need extra cash the most. For example:

- Home Health Care
- Cost of Care Givers
- Lost income of self or spouse
- Daily living expenses
- Co-pays and Deductibles
- Non-covered "experimental" Treatments
- Housekeeping or Child Care Expenses
- Maintenance of Your Family's Quality of Life

Tax Treatment of Accelerated Living Benefit

Unlike a Death Benefit, Living Benefits may be taxable. You should consult with a tax advisor as to the taxability of any Living Benefit you receive.

Coverage Reduction and Termination

Termination of the Life Insurance Policy will terminate Living Benefits.

About Colorado Bankers Life Insurance Company

Founded in 1974, Colorado Bankers Life Insurance Company (CBL), a member company of the Preferred Financial Group, underwrites life, health and annuity products. A.M. Best Company, one of the nation's foremost independent insurance company analysts, has given Colorado Bankers Life an "A-" (Excellent) rating for its financial condition and operating performance.

Colorado Bankers Life Insurance Company markets its products through its parent company, Preferred Financial Corporation. Another Preferred Financial Corporation subsidiary is Industry Savings Plans, Inc. a licensed and registered NASD broker/dealer. These companies offer a comprehensive mix of products and programs backed by solid financial resources, state-of-the-art technological support and a team of highly trained, service-oriented employees.

As a member of the Preferred Financial Group, Colorado Bankers Life is part of an even larger, financially secure network of insurers. It is one of three life insurance and financial service companies that are subsidiaries of Health Care Service Corporation (HCSC), a health insurance carrier based in Illinois.

This brochure provides highlights only. Your agent will provide a full explanation of benefits, limitations, exclusions and other features of this coverage.



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